



Order Filed on July 8, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Albert Russo
CN 4853
Trenton, NJ 08650
(609) 587-6888
Standing Chapter 13 Trustee

In re:

Eric Louis Torres
Melissa Torres

Debtor(s)

Case No.: 18-23011 / CMG

Judge: Christine M. Gravelle

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING
TRUSTEE'S MOTION TO DISMISS OR
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

DATED: July 8, 2019

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

**Honorable Christine M. Gravelle
United States Bankruptcy Judge**

This matter having come before the Court on the Trustee's Certification of Default, and good cause having been shown, it is

ORDERED that the case is dismissed.

IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

IT IS FURTHER ORDERED that any funds held by the Chapter 13 Trustee from payments made on account of the debtor(s) plan shall be disbursed to creditors.

IT IS FURTHER ORDERED that any *Order to Employer to Pay to the Chapter 13 Trustee* (wage order) that has been entered in this case is hereby terminated. The employer is authorized to cease wage withholding immediately. The debtor or debtor(s) counsel is hereby authorized to serve this Order upon the appropriate parties.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eric Louis Torres
 Melissa Torres
 Debtors

Case No. 18-23011-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db/jdb +Eric Louis Torres, Melissa Torres, 36 Orange Drive, Marlboro, NJ 07746-1841

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10 ajennings@rasflaw.com
 Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10 hkaplan@rasnj.com, informationathnk@aol.com
 Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
 Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor to JPMorgan Chase Bank N.A. as Indenture Trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-HF1, Asset-backed Secu kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kevin M. Butterly on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10 bkyefile@rasflaw.com
 Melissa N. Licker on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor to JPMorgan Chase Bank N.A. as Indenture Trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-HF1, Asset-backed Secu NJ_ECF_Notices@mccalla.com
 Melissa N. Licker on behalf of Creditor The Bank of New York, as Indenture Trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-HF-1, Asset-backed Securities, Series 2006-HF-1 NJ_ECF_Notices@mccalla.com
 Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10 smncina@rascrane.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov
 Vanessa Pena on behalf of Creditor Orchards at Marlboro Condominium Association, Inc. vpena@lawgpc.com, attorneys@lawgpc.com
 William H. Oliver, Jr. on behalf of Joint Debtor Melissa Torres bkwaliver@aol.com, R59915@notify.bestcase.com
 William H. Oliver, Jr. on behalf of Debtor Eric Louis Torres bkwaliver@aol.com, R59915@notify.bestcase.com

TOTAL: 13